

Traveling with TRICARE Prime

A quick
reference guide



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Your TRICARE Prime coverage offers comprehensive health care benefits even when traveling away from home. You can travel to another state or overseas knowing that you will be covered if you are injured or become ill during your travels. Just remember to follow the simple guidelines in this brochure to ensure you receive the maximum TRICARE benefit coverage at the lowest expense to you.



Vacation Checklist

- ☐ Ensure that all your (and your family's) information is up to date in the DEERS database.
- ☐ Pack your TRICARE Prime enrollment card(s), which includes your PCM and regional contractor phone numbers on the back.
- ☐ Pack your Pharmacy Information Card. If you don't have one, you can do one of the following:
 - ☐ Download one from www.express-scripts.com/TRICARE.
 - ☐ Pick one up from an MTF or TRICARE Service Center before you leave.
- ☐ Get your current prescriptions refilled.
- ☐ Pack medication and necessary medical supplies in carry-on luggage.
- ☐ Pack this brochure as a reference.
- ☐ When in doubt, call your regional contractor.



Using the TRICARE Prime Point-of-Service Option

As a TRICARE Prime enrollee, you are required to obtain all routine care from your primary care manager (PCM) or through referrals from your PCM.

However, the TRICARE Prime point-of-service (POS) option* allows you the freedom to seek and receive **nonemergency** health care services from any TRICARE-authorized civilian provider, in or out of the network, without requesting a referral from your PCM.



POS Costs

Seeking care under the POS option includes associated deductibles and cost-shares**:

- Deductibles: \$300 per individual or \$600 per family
- Cost-share: 50 percent of the TRICARE allowable charge; you may also be responsible for additional amounts up to 15 percent above the TRICARE allowable charge.

The POS deductible applies only to outpatient services; the cost-share applies to both inpatient and outpatient services. The POS option also applies to prescription drugs. If you take your prescription to a non-network pharmacy, you will pay more.

Out-of-pocket expenses you pay under POS are not applied to your annual enrollment year catastrophic cap. Any POS charges incurred after the catastrophic cap limit has been met (\$1,000 for active duty or \$3,000 for retirees), will be your financial responsibility.

**The POS option does not apply to active duty service members (ADSMs), nor does it apply to newborns in their first 120 days.*

***POS cost-shares and deductibles do not apply if you have other health insurance (OHI).*

In Case of Emergency

TRICARE defines an emergency as a medical, maternity, or psychiatric condition that would lead a prudent layperson to believe:

- That a serious medical condition exists or the absence of medical attention would result in a threat to life, limb, or eyesight

or

- That the condition requires immediate medical treatment or has painful symptoms requiring immediate attention to relieve suffering

What should you do?

Call 911 or visit the nearest hospital emergency room. Emergency care does not require prior authorization before treatment. However, you (or a family member on your behalf) should notify your PCM within 24 hours (or as soon as possible) of receiving emergency care. Your PCM's phone number should be on your TRICARE Prime enrollment card. If you cannot contact your PCM, call your regional contractor. (Telephone numbers are on the back of this brochure.)

When You Need Urgent Care

Urgent care services are medically necessary services required for an illness or injury that would not result in further disability or death if not treated immediately. However, urgent care requires professional attention and should be treated within 24 hours.

Urgent care differs from emergency care in that the condition is not life threatening but cannot wait for you to visit your PCM upon return from your trip. You must coordinate with your PCM or regional contractor before receiving urgent care. A beneficiary counseling and assistance coordinator (BCAC) can assist with obtaining out-of-area care.

If you do not receive a referral from your PCM and an authorization from your regional contractor for care obtained out of area, you may be covered under the TRICARE Prime POS.

Planning Ahead for Routine Care

It is recommended that you receive routine care from your PCM before you travel. Routine care includes management of chronic health conditions, routine physicals, and requests for prescription refills. If the care can be handled before you leave or can be delayed until you return home, it is considered "routine care."

If you are traveling on business or on vacation and need routine care, you should coordinate care with your PCM. Without an authorization, you may pay more for that care using the TRICARE Prime POS option.

If you plan to be out of your region for an extended period of time (for example, more than 60 days), you should consider transferring your enrollment to the new region where you will be staying and have a new PCM assigned. This will ensure that you have local coverage for nonemergency care.

Filling Your Prescriptions on the Road

To ensure your prescriptions are filled promptly without any delays, it is important that your personal information (status, address, telephone number, etc.) is up to date in the Defense Enrollment Eligibility Reporting System (DEERS).

TRICARE Retail Pharmacy Network

While traveling, you can have your prescriptions filled at a TRICARE network pharmacy. The TRICARE Retail Pharmacy Program (TRRx), which is administered by Express Scripts, Inc., includes more than 53,000 retail pharmacies in the U.S., Puerto Rico, Guam, and the U.S. Virgin Islands. To fill a prescription, present your written

prescription, your uniformed services (military) identification (ID) card, and your TRRx Pharmacy Information Card. To find a TRICARE retail pharmacy, call toll-free 1-866-DoD-TRRx (1-866-363-8779) or visit www.express-scripts.com/TRICARE.

MTF Pharmacies

Prescriptions may also be filled at an MTF pharmacy free of charge if one is available and if the MTF stocks the prescription you need. You will only need your written prescription and your uniformed services (military) ID card. Visit www.tricare.osd.mil/mtf to locate an MTF near your travel destination.

TRICARE Mail Order Pharmacy (TMOP)

If you reside in one region and spend a few months each year in another region, you can have your prescriptions filled through the TMOP program (administered by Express Scripts). You need to confirm that Express Scripts has your temporary address so that your order can be mailed to you at that location. Call toll-free at 1-866-DoD-TMOP (1-866-363-8667) or visit www.express-scripts.com/TRICARE for more information about using TMOP while you are traveling.

Non-network Pharmacies

Your last option is to have your prescription filled at a non-network pharmacy. This is the most costly option. If you use a non-network pharmacy, you will need to pay for your medications up front and then file a claim with TRICARE for reimbursement. Express Scripts will process your claim. Claims should be submitted on DD Form 2642, which is available at www.tricare.osd.mil/claims or from your regional contractor. Submit pharmacy claims to:

Express Scripts, Inc.
P.O. Box 66518
St. Louis, MO 63166-6518

For Information and Assistance

TRICARE North Region Contractor

1-877-TRICARE (1-877-874-2273)

www.healthnetfederalservices.com

TRICARE South Region Contractor

1-800-444-5445

www.humana-military.com

TRICARE West Region Contractor

1-888-TRIWEST (1-888-874-9378)

www.triwest.com

TRICARE Overseas

(TRICARE Europe, TRICARE Latin America and Canada, and TRICARE Pacific)

1-888-777-8343

www.tricare.osd.mil/overseas

DEERS—Verify Eligibility

1-800-538-9552

www.tricare.osd.mil/deers

TRICARE Mail Order Pharmacy Program

1-866-DoD-TMOP (1-866-363-8667)

www.express-scripts.com/TRICARE

TRICARE Retail Pharmacy Program

1-866-DoD-TRRx (1-866-363-8779)

www.tricare.osd.mil/pharmacy

TRICARE Dental Program

1-800-866-8499

www.ucci.com

TRICARE Retiree Dental Program

1-888-838-8737

www.trdp.org

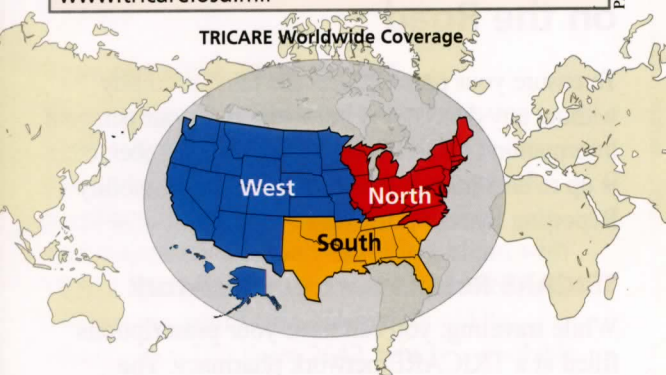
TRICARE Information Service

1-888-DoD-CARE (1-888-363-2273)

www.tricare.osd.mil

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TRICARE Worldwide Coverage



An Important Note About TRICARE Program Changes

At the time of printing, this information is current. TRICARE policies and benefits are governed by public law. Changes to TRICARE programs are continuous, and new benefits are added regularly. For the most recent information, visit www.tricare.osd.mil.

Please provide feedback on this brochure at:

<http://www.tricare.osd.mil/evaluations/brochures>